

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Attorney Docket No.:	4018.016

Patent Application

Commissioner for Patents
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Amendment of September 4, 2003

Please amend the above-captioned application as follows:

(a) Amendments to the Specification begin on page 6 of this paper.

(b) Remarks begin on page 7 of this paper.